

**Information to identify the case:**

|  |                                  |                                |                    |
|--|----------------------------------|--------------------------------|--------------------|
| Debtor 1   | <u>Norman J Faett III</u>        | Social Security number or ITIN | <b>xxx-xx-6513</b> |
|  | First Name Middle Name Last Name | EIN                            | __-_____-          |
| Debtor 2   |                                  | Social Security number or ITIN | _____              |
| (Spouse, if filing)  | First Name Middle Name Last Name | EIN                            | __-_____-          |
| United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b> |                                  |                                |                    |
| Case number: <b>14-23446-GLT</b>                                       |                                  |                                |                    |

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Norman J Faett III

11/25/19

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

- ◆ debts for restitution, or a criminal fine, included in a sentence on a debtor's criminal conviction;

- ◆ some debts which the debtors did not properly list;

- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Norman J Faett, III  
 Debtor

Case No. 14-23446-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: lfin  
 Form ID: 3180WJ01

Page 1 of 2  
 Total Noticed: 19

Date Rcvd: Nov 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 27, 2019.

db  
 13912263 +Norman J Faett, III, 746 Shady Lane, Pittsburgh, PA 15228-2451  
 13912264 +Caliber Home Loans, P.O. Box 24610, Oklahoma City, OK 73124-0610  
 Citi Financial Services, and Network Personal Loans, c/o Accounts Receivable Managment,  
 P.O. Box 561, Thorofare, NJ 08086-0561  
 13912265 GM Financial, PO Box 18323, Arlington, TX 76096-3123  
 13912266 GM Financial and Americredit Financial, c/o David J. Apothaker, Esq.,  
 520 Fellowship Rd., Suite C-306, P.O. Box 5496, Mount Laurel, NJ 08054-5496  
 13924368 +Mt. Lebanon School District, c/o Jordan Tax Service, 102 Rahway Road,  
 Canonsburg, PA 15317-3349  
 13953445 +Municipality of Mt. Lebanon, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,  
 Pittsburgh, PA 15219-6101  
 13953446 +Municipality of Mt. Lebanon/Mt. Lebanon SD, c/o Goehring Rutter & Boehm,  
 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101  
 13912269 +PA Department of Revenue, PO Box 280432, Harrisburg, PA 17128-0432  
 14661645 Select Portfolio Servicing Inc., P.O.Box 65450, Salt Lake City, UT 84165  
 14775610 +U.S. Bank Trust National Association, c/o BSI Financial Services,  
 1425 Greenway Drive, Ste. 400, Irving, TX 75038-2480

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 13918094 +EDI: PHINAMERI.COM Nov 26 2019 08:38:00 AmeriCredit Financial Services, Inc. dba GM Financ,  
 P O Box 183853, Arlington, TX 76096-3853  
 13943818 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Nov 26 2019 03:50:10 Caliber Home Loans, Inc.,  
 P.O. Box 24330, Oklahoma City, Oklahoma 73124-0330  
 13924363 EDI: DISCOVER.COM Nov 26 2019 08:38:00 Discover Bank, PO Box 15251,  
 Wilmington, DE 19886  
 13943596 EDI: DISCOVER.COM Nov 26 2019 08:38:00 Discover Bank, DB Servicing Corporation,  
 PO Box 3025, New Albany, OH 43054-3025  
 13912267 EDI: IRS.COM Nov 26 2019 08:38:00 Internal Revenue Service, P.O. Box 7346,  
 Philadelphia, PA 19101-7346  
 13924369 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 26 2019 03:49:34 PA Department of Revenue,  
 Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
 13958318 EDI: PRA.COM Nov 26 2019 08:38:00 Portfolio Recovery Associates, LLC, POB 12914,  
 Norfolk VA 23541  
 13917440 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 26 2019 03:49:34  
 Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946,  
 Harrisburg, PA 17128-0946

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Caliber Home Loan, Inc.  
 cr DLJ Mortgage Capital, Inc.  
 cr Duquesne Light Company  
 cr LSF8 Master Participation Trust, by Caliber Home L  
 cr Mt. Lebanon School District  
 cr Municipality of Mt. Lebanon  
 cr U.S. BANK TRUST NATIONAL ASSOCIATION, AS TRUSTEE O  
 cr U.S. Bank Trust National Association, as Trustee o  
 cr\* +Americredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853  
 13924361\* +Caliber Home Loans, P.O. Box 24610, Oklahoma City, OK 73124-0610  
 13924362\* Citi Financial Services, and Network Personal Loans, c/o Accounts Receivable Managment,  
 P.O. Box 561, Thorofare, NJ 08086-0561  
 13924364\* GM Financial, PO Box 18323, Arlington, TX 76096-3123  
 13924365\* GM Financial and Americredit Financial, c/o David J. Apothaker, Esq.,  
 520 Fellowship Rd., Suite C-306, P.O. Box 5496, Mount Laurel, NJ 08054-5496  
 13912268\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
 PHILADELPHIA PA 19101-7346  
 (address filed with court: Internal Revenue Service, c/o Edward Laubaugh, Esq.,  
 8th Floor- Federal Building, 1000 Liberty Ave., Pittsburgh, PA 15222)  
 13924366\* Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346  
 13924367\* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
 13924370\* PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
 13924371\* PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
 14865352\* +U.S. Bank Trust National Association, c/o BSI Financial Services,  
 1425 Greenway Drive, Ste 400, Irving, TX 75038-2480

TOTALS: 8, \* 11, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-2

User: lfin  
Form ID: 3180WJ01

Page 2 of 2  
Total Noticed: 19

Date Rcvd: Nov 25, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 27, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 25, 2019 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor LSF8 Master Participation Trust, by Caliber Home Loans, Inc. [ecfmail@mwc-law.com](mailto:ecfmail@mwc-law.com), [ecfmail@ecf.courtdrive.com](mailto:ecfmail@ecf.courtdrive.com)  
Celine P. DerKrikorian on behalf of Creditor LSF8 Master Participation Trust, by Caliber Home Loans, Inc. [ecfmail@mwc-law.com](mailto:ecfmail@mwc-law.com)  
James Warmbrodt on behalf of Creditor DLJ Mortgage Capital, Inc. [bkgroup@kmlawgroup.com](mailto:bkgroup@kmlawgroup.com)  
James Warmbrodt on behalf of Creditor Caliber Home Loan, Inc. [bkgroup@kmlawgroup.com](mailto:bkgroup@kmlawgroup.com)  
Jeffrey R. Hunt on behalf of Creditor Mt. Lebanon School District [jhunt@grblaw.com](mailto:jhunt@grblaw.com), [cnoroski@grblaw.com](mailto:cnoroski@grblaw.com)  
Jeffrey R. Hunt on behalf of Creditor Municipality of Mt. Lebanon [jhunt@grblaw.com](mailto:jhunt@grblaw.com), [cnoroski@grblaw.com](mailto:cnoroski@grblaw.com)  
Kenneth Steidl on behalf of Debtor Norman J Faett, III [julie.steidl@steidl-steinberg.com](mailto:julie.steidl@steidl-steinberg.com), [ken.steidl@steidl-steinberg.com](mailto:ken.steidl@steidl-steinberg.com); [ifriend@steidl-steinberg.com](mailto:ifriend@steidl-steinberg.com); [asteidl@steidl-steinberg.com](mailto:asteidl@steidl-steinberg.com); [todd@steidl-steinberg.com](mailto:todd@steidl-steinberg.com); [cgoga@steidl-steinberg.com](mailto:cgoga@steidl-steinberg.com); [rlager@steidl-steinberg.com](mailto:rlager@steidl-steinberg.com); [leslie.nebel@steidl-steinberg.com](mailto:leslie.nebel@steidl-steinberg.com)  
Office of the United States Trustee [ustpregion03.pi.ecf@usdoj.gov](mailto:ustpregion03.pi.ecf@usdoj.gov)  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company [pashcroft@bernsteinlaw.com](mailto:pashcroft@bernsteinlaw.com), [ckutch@ecf.courtdrive.com](mailto:ckutch@ecf.courtdrive.com); [acarr@bernsteinlaw.com](mailto:acarr@bernsteinlaw.com)  
Ronda J. Winnecour [cmecf@chapter13trusteedpa.com](mailto:cmecf@chapter13trusteedpa.com)

TOTAL: 10